

My name is Ken Murray. I currently teach 7th-grade math as a full-time job.

I'm also a landlord.

My properties are in one of CT's highest-need neighborhoods. My tenants are typically the most marginalized in our society. Still, I provide housing for them.

SB 105 will hurt them. In fact, it will reduce the availability of low-income housing.

How? It's simple: If you make rent hard to collect and evictions costly, landlords will avoid tenants who are marginal. They will accept lower rent from middle class tenants instead of higher rent from risky tenants. ***SB 105 punishes the kind-hearted landlords who give poor families a chance and rewards the hard-hearted landlords who won't.***

If you make evictions easier, landlords will be more likely to "take a chance" on a difficult tenant. But in CT, evictions are so difficult that **one bad tenant can ruin you**. So landlords demand high credit scores, shining references, and high income ratios. These "better" tenants are now sought after, and can demand lower rent.

After all, would you rather collect \$600/month from a safe tenant? Or be in court over \$750/month from a risky tenant?

I'm not some right-wing Libertarian. I'm a lifelong Democrat who's worked on Progressive campaigns from Jerry Brown (1992) to Bernie Sanders (2016). I strongly believe that government has a major role to play in the housing market. I just hate to see us shooting ourselves in the foot with these bills that appear to be "pro-tenant" but that really just make the problem worse.

Just remember:

- Your landlord didn't offshore your manufacturing job.
- Your landlord didn't break up your Union.
- Your landlord didn't underfund your education, reducing your earning power.
- Your landlord didn't redline your neighborhood, preventing your parents from buying a house.
- Your landlord didn't schedule you for "38-hour" work-weeks.

These are the reasons why tenants can't afford to pay their rent. These are the reasons tenants get evicted. **THE MESSAGE** is that working class families need long-term, structural help. **Going after landlords is just killing the messenger.**

- Ken Murray, Landlord, Waterbury CT.